



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/979,570

Filing Date: November 26, 2002

Applicant: Marvin A. Frenkel

Group Art Unit: 3621

Examiner: Evens J. Augustin

Title: Anonymous On-line Cash Management System

Attorney Docket: 3267-000001

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the Office Action mailed January 27, 2006, please amend the application as follows and consider the remarks set forth below.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 5 of this paper.